

4th. Quarter 2005, Report No. 46

October - December 2005

California Partnership for Long-Term Care www.dhs.ca.gov/cpltc

Participating Insurers				II. Quarterly and Cumulative Statistics			
 Bankers Life and Casualty Company California Public Employees' Retirement System (PERS) 				This Quarter	To Date		
 GE Capital Assurance (formerly AMEX) John Hancock MetLife New York Life Insurance Company 			Applications received:	3,585	103,694		
• New	York Life insurance	e Company		Applications Denied:	594	17,758	
I	Consumer Inquirie		Pg 1	Applications Pending & Withdrawn:	0	0	
II III IV		tribution Amounts Distribut		Policies Purchased:	2,991	85,936	
V VI VII VIII	Elimination Period Age of Policyhold Trends Policyholders and	ers	Pg 4 Pg 4 Pg 5	Policies Dropped (voluntary & for unknown reasons):	374	9,194	
IX	Earned Service Utilization	1	Pg 6 Pg 7	Policies Not Taken Up:	231	5,153	
	I. Con	nsumer Inquiries This Quarter	To Date	Total Policies In Force (Active):	2,386	71,553	
Who	ber of Consumers Called Toll-Free RE445)	97	26,766	Number of Policyholders Who Received Service Payments:	396	1,101	
Webs	site Visits	11,160	190,468				

II. Quarterly and Cumulative Statistics - continued

III. Daily Benefit Distribution

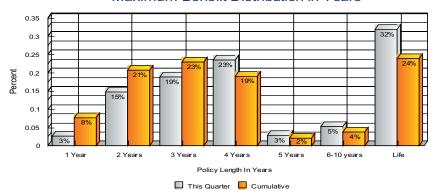
Age:	This Quarter	To Date		Daily Benefit Quarterly Purchasing Tre	end
Median	56	60	30.00% % 25.00%	Guarterly Furonicoling Fre	
Target Age (55-74)	1,399 (59%)	49,156 (69%)	25.00% Per court of the court o		
Other Ages	987 (41%)	22,397 (31%)	0.00%		
Gender:			\$130 \$140	\$150 \$160 \$170 \$180 \$190 \$. Daily Benefit This Quarter	200 \$210 \$220+
Female	1,364 (57%)	42,103 (59%)		This quarter is neveral quarter	
Male	1,022 (43%)	29,450 (41%)	Daily Benefit	This Quarter	Previous Quarter
Marital Status:			\$130	506 (21.21%)	481 (22.16%)
Married	1,722 (72%)	50,478 (70%)	\$140	75 (3.13%)	78 (3.57%)
Not Married	663 (28%)	20,631 (29%)	\$150	632 (26.55%)	588 (27.09%)
Unknown	1 (<1%)	444 (1%)	\$160	248 (10.38%)	220 (10.14%)
Policy Type:			\$170	193 (8.09%)	225 (10.38%)
			\$180	173 (7.25%)	179 (8.26%)
Comprehensive	2,111 (88%)	67,935 (95%)	\$190	28 (1.16%)	13 (0.60%)
Nursing Home	275 (12%)	3,618 (5%)	\$200	406 (17.02%)	307 (14.11%)
Purchase Type:			\$210	10 (0.42%)	3 (0.16%)
			\$220 or More	115 (4.8%)	76 (3.49%)
First Time Purchase	2,323 (97%)	67,599 (94.5%)			
Upgrade	16 (0.7%)	1,004 (1.5%)			
Replacement	47 (2 %)	2,942 (4%)			
Reinstatement	0 (0%)	8 (<1%)			
Totals for each category above	2,386 (100%)	71,553 (100%)	2		

IV. Maximum Benefit Amounts Distribution

Maximum Benefit (In Years):

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	65	354	450	560	70	127	760	2,386
This Quarter %	3%	15%	19%	23%	3%	5%	32%	100%
Cumulative # Policies *	5,528	14,840	16,499	13,398	1,516	2,696	17,076	71,553
Cumulative %*	8%	21%	23%	18%	2%	4%	24%	100%

Maximum Benefit Distribution In Years



NOTE: Any differences in percentages between this graph and the table above are merely due to rounding.

Characteristics By Maximum Benefit In Years (This Quarter)

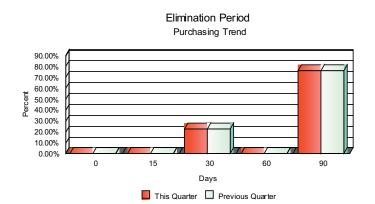
Characteristic:

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	55%	65%	71%	76%	87%	77%	72%	72%
Female	60%	58%	59%	53%	59%	62%	57%	57%
Average Age	61	59	58	57	54	56	52	56
Target Ages	77%	66%	71%	68%	47%	62%	40%	59%
New Purchase	90%	97%	98%	97%	100%	97%	98%	97%
Comprehensive Policy	82%	91%	95%	99%	81%	100%	98%	96%

V. Elimination Period Distribution

(at time of purchase)

Days	This Quarter	Previous Quarter
0	0.32%	0.24%
15	0.10%	0.28%
30	22.72%	22.57%
60	0.45%	0.60%
90	76.38%	76.31%

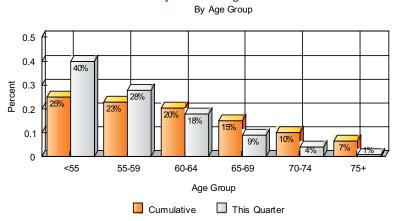


VI. Age of Policyholders (at time of purchase)

Age Group:

	<55	55-59	60-64	65-69	70-74	75+	Total
This Quarter # Policies	957	670	433	218	78	30	2,386
This Quarter %	40%	28%	18%	9%	4%	1%	100%
Cumulative # Policies	17,926	16,480	14,646	10,665	7,148	4,688	71,553
Cumulative %	25%	23%	20%	15%	10%	7%	100%

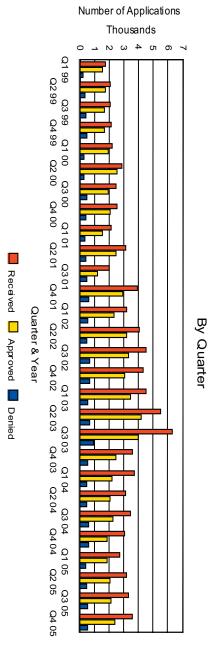
Policyholders Age Distribution



VII. Trends

1994 1995 1996 1997 1998 1999 2000 2001 Q1 Q2 Q3 Q4 Q1	Denied	Approved	Received	Quarter
1996 1997 1998 1999 2000 2001 Q1 Q2 Q3 Q4 Q1 Q2 Q3 4,598 2,182 2,716 8,110 10,047 11,262 3,218 4,063 4,548 4,317 4,498 5,546 6,309 3,095 1,366 2,606 6,592 8,530 8,179 2,351 3,174 3,330 3,066 3,461 4,213 4,028 1,039 809 631 1,518 1,517 1,942 529 497 693 686 558 705 960	60	237	402	1994
1997 1998 1999 2000 2001 Q1 Q2 Q3 Q4 Q1 Q2 Q3 2,182 2,716 8,110 10,047 11,262 3,218 4,063 4,548 4,317 4,498 5,546 6,309 1,366 2,606 6,592 8,530 8,179 2,351 3,174 3,330 3,066 3,461 4,213 4,028 809 631 1,518 1,517 1,942 529 497 693 686 558 705 960	713	2,123	2,979	1995
1998 1999 2000 2001 Q1 Q2 Q3 Q4 Q1 Q2 Q3 2,716 8,110 10,047 11,262 3,218 4,063 4,548 4,317 4,498 5,546 6,309 2,606 6,592 8,530 8,179 2,351 3,174 3,330 3,066 3,461 4,213 4,028 631 1,518 1,517 1,942 529 497 693 686 558 705 960	1,039	3,095	4,598	1996
1999 2000 2001 Q1 Q2 Q3 Q4 Q1 Q2 Q3 8,110 10,047 11,262 3,218 4,063 4,548 4,317 4,498 5,546 6,309 6,592 8,530 8,179 2,351 3,174 3,330 3,066 3,461 4,213 4,028 1,518 1,517 1,942 529 497 693 686 558 705 960	809	1,366	2,182	1997
2000 2001 Q1 Q2 Q3 Q4 Q1 Q2 Q3 10,047 11,262 3,218 4,063 4,548 4,317 4,498 5,546 6,309 8,530 8,179 2,351 3,174 3,330 3,066 3,461 4,213 4,028 1,517 1,942 529 497 693 686 558 705 960	631	2,606	2,716	1998
2001 Q1 Q2 Q3 Q4 Q1 Q2 Q3 11,262 3,218 4,063 4,548 4,317 4,498 5,546 6,309 8,179 2,351 3,174 3,330 3,066 3,461 4,213 4,028 1,942 529 497 693 686 558 705 960	1,518	6,592	8,110	1999
Q3 Q3 4,028	1,517	8,530	10,047	2000
Q3 Q3 4,028	1,942	8,179	11,262	2001
Q3 Q3 4,028	529	2,351	3,218	2
Q3 Q3 4,028	497	3,174	4,063	20 Q2
Q3 Q3 4,028	693	3,330	4,548	02 Q3
Q3 Q3 4,028	686	3,066	4,317	2
Q3 Q3 4,028	558	3,461	4,498	QI QI
	705	4,213	5,546	20 Q2
Q4 Q1 Q2 Q3 Q4 Q1 Q2 Q3 3,614 3,732 3,141 3,434 3,089 2,758 3,197 3,335 2,444 2,216 2,065 2,260 1,884 1,858 2,080 2,172 582 500 505 603 624 405 527 561	960	4,028	6,309	03 Q3
2004 2005 Q1 Q2 Q3 Q4 Q1 Q2 Q3 3,732 3,141 3,434 3,089 2,758 3,197 3,335 2,216 2,065 2,260 1,884 1,858 2,080 2,172 500 505 603 624 405 527 561	582	2,444	3,614	Q4
2004 2005 Q2 Q3 Q4 Q1 Q2 Q3 3,141 3,434 3,089 2,758 3,197 3,335 2,065 2,260 1,884 1,858 2,080 2,172 505 603 624 405 527 561	500	2,216	3,732	Q1
Q4 2005 Q3 Q4 Q1 Q2 Q3 3,434 3,089 2,758 3,197 3,335 2,260 1,884 1,858 2,080 2,172 603 624 405 527 561	505	2,065	3,141	20 Q2
2005 Q4 Q1 Q2 Q3 3,089 2,758 3,197 3,335 1,884 1,858 2,080 2,172 624 405 527 561	603	2,260		Q3
2005 Q1 Q2 Q3 2,758 3,197 3,335 1,858 2,080 2,172 405 527 561	624			Q4
2005 Q2 Q3 3,197 3,335 2,080 2,172 527 561	405	1,858	2,758	2
Q3 2,172 2,172	527	2,080	3,197	20 Q2
, ,	561	2,172	3,335	Q3
Q4 2,386	594	2,386	3,585	Q4

Trend In Applications Received, Approved, Denied



Redesigned policies available as of the 4th. quarter of 1998

VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date, who have qualified to receive benefit paymenys	54	1,268
Total asset protection earned by all policyholders who received benefits	\$2,612,542	\$34,567,108
Number of policyholders currently in benefit/payments made	396	N/A
Number of policyholders who have exhausted benefits	9	113
Total asset protection earned to date by policyholders that have exhausted benefits	\$785,480	\$6,699,048
Number of policyholders that died while in benefit	21	401
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$602,730	\$6,798,159
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of $12/31/2005$	1	30
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of $12/31/2005$	0	\$1,542,251
Medicaid (Medi-Cal) cost savings** as of 12/31/2005	N/A	\$14,592,971

^{*}NOTE: Cumulative totals may drop or rise out of sync with the current quarter figures and on the surface may not appear to consolidate with the previous quarter cumulative figures. This can be due to a variety of reasons. For example, data is audited on an ongoing basis and in doing so data is updated to reflect new information. Additionally, a Partner insurer may fall behind on reporting and catch up in the current quarter, thereby, creating a seemingly irreconcilable cumulative figure.

*** Policyholders Who Exhausted
Their Policy Benefits And Accessed Medi-Cal
Breakdown By Policy Length and Age Group

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
Age At Purchase							
<55		1					
55-59							
60-64							
65-69							
70-74	8	2					
75-79	5	1					
80-84	8	2					
85-89	1						
90-94	2						
95+							
	•		•		•	•	
Totals:====>	24	6					
6							

^{**} This is new information designed to inform you on the approximate savings to the Medi-Cal program realized by the California Partnership for Long-Term Care. This figure is derived from the asset protection earned by policyholders who have exhausted their policy benefits and continued to need care as well as from information collected through the quarterly conducted Purchaser Survey.

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (396) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,268) by Type of Service
Skilled Nursing Facility	8%	10%
Hospital Bed Hold	1%	<1%
Assisted Living Facility/RCF	23%	24%
Other Alternative Housing	2%	2%
Home Health Aide Services	10%	13%
Attendant Care	10%	12%
Personal Care	25%	19%
Chore Services	2%	3%
Care Planning (benefit cost)	3%	2%
DME	1%	1%

NOTE: services amounting to less than 1% usage during the quarter are excluded. Therefore, the percentages total may not equal 100%.

^{*}NOTE: A cumulative file audit revealed file extract errors yielding underestimations in the previous quarter for the Cumulative attendant care percentage. Therefore, the present cumulative figure represents updated information.

Type of Service (Administrative Costs)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (396) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,268) by Type of Service
Assessment & Care Planning	25%	9%
Assessment Only	5%	9%
Care Planning Only	7%	8%
Coordination Only	10%	3%
Monitoring Only	29%	54%
Reassessment Only	21%	16%

NOTE: Care Management Services (reported as administrative costs) amounting to less than 1% are excluded. Therefore, the percentages total may not equal 100%.

California Partnership for Long-Term Care



4th. Quarter of 2005 Quarterly Report